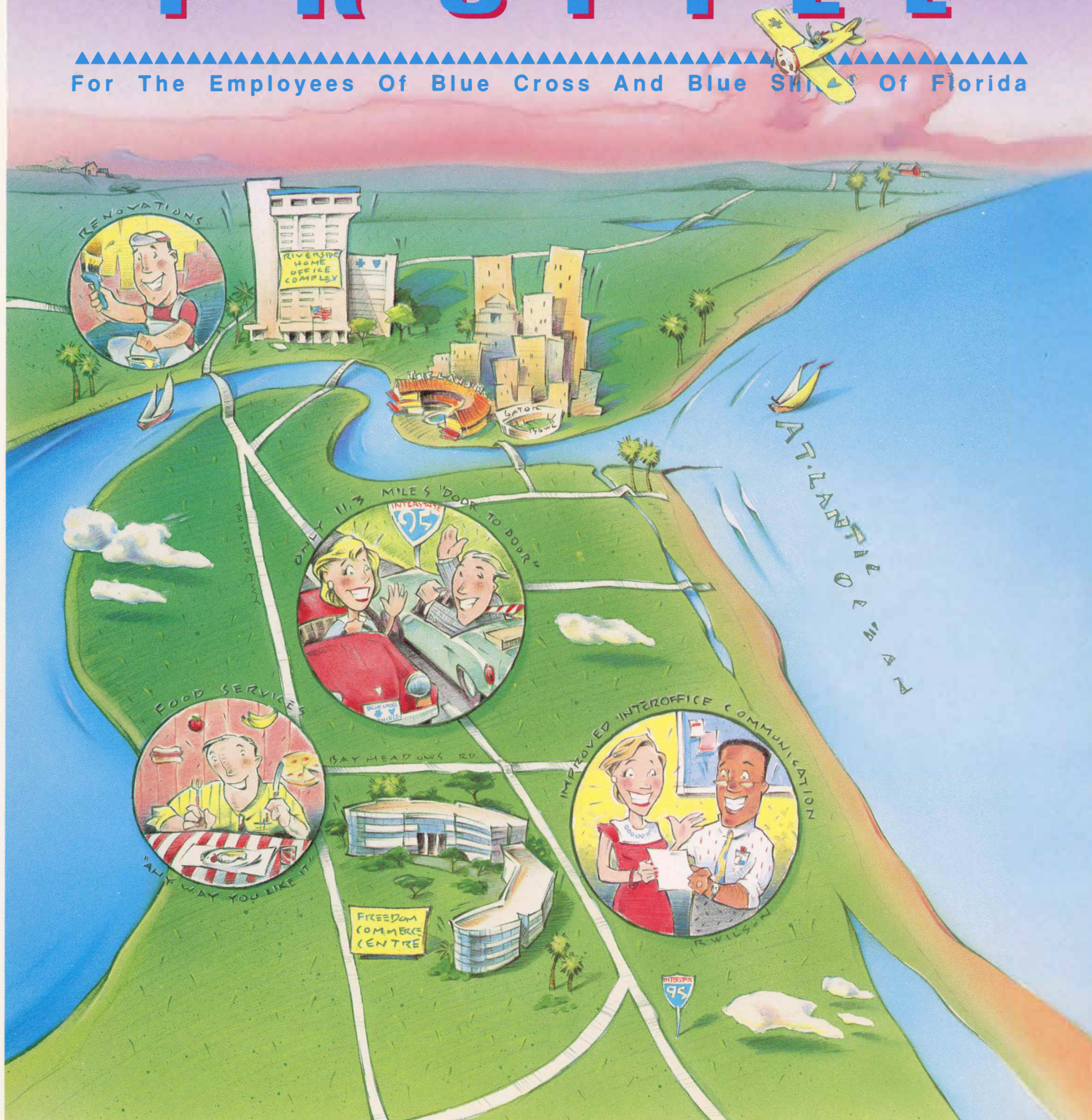


PROFILE

For The Employees Of Blue Cross And Blue Shield Of Florida



C O N T E N T S

4 **Emphasis on Education**

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There's no nip in the air -- yet-- but it definitely is back to school time -- and time for three articles on the subject of school...

It's Elementary -- What makes a good school good? Parents of grade school kids will appreciate this common-sense look at the elements of a sound education.

Adult Education -- As a BCBSF employee, you have a great opportunity to further your education while the company picks up the tab -- if you make the grade.

Dollars for Scholars -- If paying for your child's college education has you in a panic, the company's scholarship program is good news.

DEPARTMENTS

- 3 **From The Top** -- Dick Thomas explains why a cost-conscious approach to planning is critical.
- 6 **Employees Only** -- Cartoon caption contest winner, United Way campaign kickoff, Special Olympics wants your trophies; the Employees Club's annual food drive begins, some moving photographs
- 10 **Florida Focus** -- Security precautions; more last-minute details about the move.
- 12 **In The Spotlight** -- Deb Rosendale's choice voice; introducing the B Line Express, Button Award program winners honored, Team Blue Cross's successful season, Print Shop wins big.
- 27 **PostScript** -- Nightmare on Riverside Avenue.

SNAPSHOTS

- 7 **Career Corner** -- Leadership styles.
- 9 **Manager's Memo** -- Tips for new managers.
- 20 **For Your Benefit** -- The value of your benefit package.

Please send stories or suggestions to the Profile editor, Rejeanne Davis Ashley, c/o Public Relations, 3C, Jacksonville, Florida, 32202. You may FAX your articles to me at (904) 791-4127 or call me with story ideas at (904) 791-6329.

On the cover: local artist Russ Wilson's colorful illustration will soon be available as a poster.

P R O F I L E

VOLUME 39

ISSUE 9

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1990 Awards

- Jacksonville Golden Image Award for Best Magazine
- Best Public Relations Printed Tool, Florida Public Relations Association
- Award of Distinction, magazine category, Florida Public Relations Association (state level)



Cost-Conscious Mindset

By Dick Thomas, senior vice president of Finance and Chief Financial Officer

As the corporation concentrates on finalizing its 1991 plans and budgets, I'd like to explain to you the importance of this annual process and what it means to our continued business success.

Planning gives us the opportunity to examine and understand all the factors, both internal and external, that might have an impact on the way we do business -- for example, the way we set prices for our products, the amount of money we spend on staff, resources, equipment and other administrative expenses, and what trends we see developing in the marketplace.

Once we have a clear understanding of all the factors that affect our business, we can work to manage them better so that we maintain effective financial performance.

As you are all aware, financial effectiveness is crucial if a business is to survive.

There are three major elements of financial performance that Blue Cross and Blue Shield of Florida routinely monitors and evaluates -- revenue, claims cost and administrative expense.

Recently, we've noticed alarming trends with these three elements as they affect our company. Enrollment growth has been slowing, claims costs have been increasing and this year, our administrative expenses have been rising at a rate of more than 18 percent. Clearly, this is a cause for concern, and it is one reason we asked everyone to adopt an especially conservative approach when preparing next year's plans and budgets.

Another reason has to do with the historical underwriting cycle, which

usually produces three years of gains followed by three years of losses.

As you know, we have been in the positive part of the cycle, posting net income of \$45.2 million in the first half of this year. Unfortunately, many people feel that the cycle may have ended prematurely due to external economic pressures aggravated by Federal government programs that continue to shift increasing costs to the private business sector. For example, reacting to changing Medicare payment patterns, providers have figured out ways to charge non-Medicare patients more for their care. Naturally, this has us concerned and serves to reinforce the need for each of us to manage our budgets carefully.

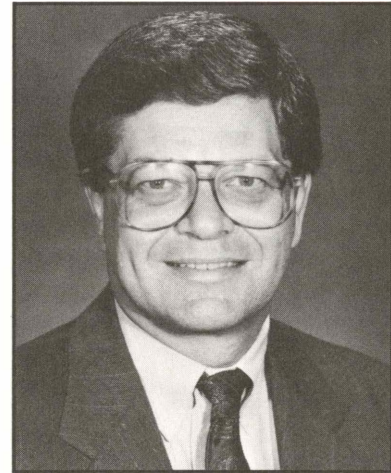
For these reasons, we have asked all divisions to try, whenever possible, to contain administrative costs for the rest of this year and next year. This includes controlling expenses, avoiding increases in staffing, and becoming more efficient in all areas -- purchases, travel, productivity, supplies, etc.

Basically, we must all adopt a cost-conscious mindset when conducting our business.

Every single person in the company must provide help and constructive thinking on what the company can do to improve financial performance.

Three steps in particular were recommended by executive staff for those who were directly responsible for finalizing plans:

- 1) Target 1991 administrative expense by group and division at the 1990 budget level or the 1990 projection, whichever was lower.
- 2) Develop stepbacks of 10 percent



and 20 percent from the 1991 budgeted level, keeping in mind that there may still be a need to stepback further.

3) Develop stepups from the 1991 budget expense level for items that might positively influence corporate performance near term and for which an exception to the budget restrictions may be appropriate.

Stepbacks and stepups provide an opportunity for employees to make suggestions that may result in significant, positive change. We anticipate that we will see many good suggestions from all areas of the company coming out of the planning process.

As any of you who worked on the planning forms will attest, the process itself is complex and requires careful attention to detail. At this point in the planning process, market segment teams and then executive staff review and analyze each division's plan, and make considered decisions about what is best for the company as a whole.

We acknowledge and appreciate the hard work involved in completing the plans, and we applaud the efforts of those who have been especially responsible for ensuring their division's financial effectiveness.

We also think it is important to recognize and reward those individuals who make outstanding contributions to the company's efforts to responsibly manage its finances, and plan to do so as we undertake continuing efforts to improve our financial performance. ■



It's Elementary

By Steven S. Shwiff, Ph.D.

Let's consider two issues: What makes a good school good, and what should our children learn when at school?

Despite all of the conflicting charges and counter charges being hurled, one fact remains clear: we have always known what it takes to make a good school. It makes no difference whether that school is public or private, nor how much money is spent. At least five key factors are necessary to produce a successful school.

The first factor is the principal. Successful schools have principals who are in charge, have high expectations of students and are actively involved in maintaining a positive learning climate.

The second factor is the learning climate itself. Teachers, administrators and parents must make it clear to students that they are expected to learn while at the same time maintaining high academic standards.

The third factor encompasses the teachers themselves. The teaching staff must understand and be committed to the education goals of the school.

Fourth is parental involvement. Schools with parents who are active partners in their children's education are consistently better.

Finally, there is what is called "time on task." This is education jargon and it refers to how much time students actually spend on learning. Schools where students spend a full hour of each class period learning, not in distracting noneducational activities, are more successful.

The second critical issue concerns what our children learn when they are in school. Rather than focus on specific teaching curricula, let's look at the central objective of a school: critical literacy. According to educational expert Michael Katz, critical literacy encompasses two broad purposes: first, "the capacity and inclination to think critically," and second, the ability "to act based upon informed judgment." If the people of any nation are educated with these two purposes in mind, then they will, according to Katz, "achieve the kind of intellectual self

sufficiency necessary to experience a fulfilling sense of personal and political liberty."

Sadly, most of the current debate about schools is concerned with functional literacy -- the ability to read, write and compute -- while ignoring critical literacy. Effective education must include both concepts.

Steven S. Shwiff is president of the Colorado Center and a principal in the Bauer Group, a consulting firm. His article is reprinted with permission from FLITE, a weekly economic newsletter published by the Adolph Coors Company.

Adult Education

By Anita Rodgers, Organization Development and Training

As part of our commitment to personal and professional development, BCBSF offers employees a Tuition Reimbursement Program. The program is open to all regular, full-time, active employees for college study programs offered by accredited public and private schools.

If you're planning to take a self-improvement class that will enhance your ability to do your job, or if you want to go back to school to get a degree that relates to your work, this program will be of special interest to you, because it could pay for your tuition, lab fees and books, according to how well you do in the class.

Once you decide on the classes you want to take or the degree you want to pursue, but before the classes begin, stop by the Organization Development and Training department



(OD&T) on 3T to pick up a course approval form. Complete one form for each class and get your department manager or supervisor to approve it and the director to endorse it. If you're pursuing a degree, you also need to get your divisional vice president's endorsement. Then send the form back to OD&T.

After you've successfully completed the classes, you may be reimbursed for the costs. Reimbursement is made at the end of each quarter or semester when final grades are received. To receive reimbursement, submit original receipts for tuition and books and an original transcript of grades to OD&T within 30 days after courses are successfully completed.

The amount of reimbursement for tuition, lab fees and required books for each course is determined according to the individual grade. An A or B is 100 percent reimbursable; a C is 80 percent reimbursable and a grade below C or an incomplete is not reimbursed by BCBSF.

For additional information on the Tuition Reimbursement Program you may contact me at 791-6013.

Dollars For Scholars

By Anita Rodgers, Organization Development and Training

To help employees meet the rising costs of college education for their children, our Board of Directors established two scholarship programs for the sons and daughters of BCBSF employees. The scholarships were created in 1988 in honor of two past presidents whose guidance and direction through the years helped establish BCBSF as the leader in meeting the health care needs of Floridians.

The J. W. Herbert Scholarship is designated to assist the needs of students attending University of North Florida in Jacksonville. The

This Year's Winners

In August, the 1990 scholarships were awarded to Julie Steen and Alicia McKenzie.

Julie was awarded the J.W. Herbert Scholarship and is attending the University of North Florida. She is the daughter of Sam Steen, a 20-year employee who works in HOI MIS as a Systems Analyst II.

Alicia was awarded the H.A. Schroder Scholarship and is attending Florida State University. She is the daughter of Maude McKenzie, a 22-year employee who works in Medicare B Prepayment Utilization.

H.A. Schroder Scholarship provides financial assistance to students attending any accredited Florida college or university.

To be eligible for these scholarships, the applicant must meet the following criteria:

1. The applicant's parent must have completed at least five years of continuous employment with BCBSF.
2. Applicants must plan to attend college on a full-time basis and pursue a four-year college degree in the field of health care, business administration, economics, or some other health care related field.
3. The total combined earnings of an applicant's family must not exceed \$60,000.

Selection of scholarship recipients is based on four areas of accomplishment including:

- academic achievement
- leadership
- significant extracurricular activities
- participation in school and community activities.

- leadership
- significant extracurricular activities
- participation in school and community activities.

In November, the Human Resources Division will begin accepting applications for the 1991 Scholarship Program. At that time, application forms will be distributed to all offices. An interoffice memo will be distributed to all employees announcing the fourth year of this program.

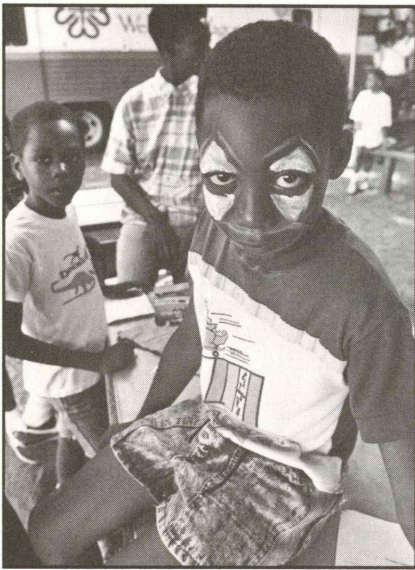
Applicants must complete and return the forms to OD&T by January 31, 1991.

A copy of high school transcripts, SAT score reports, a copy of the parents Internal Revenue Form and two letters of recommendation should accompany the scholarship application.

Winners will be selected by the Scholarship Selection Committee in May, 1991.



EMPLOYEES ONLY



Your donation to United Way helps them fund The Boys and Girls Clubs, which offer summer activities to local kids at virtually no cost.

Helping The United Way

**By April McDougall,
assistant coordinator for the
BCBSF United Way campaign**

I don't know how much you gave to United Way, I just wanted you to know how much United Way gave to me," said a small boy overwhelmed by his newly regained sight and speaking ability -- thanks to United Way.

Thursday, August 30 marked the official United Way Campaign Kick Off for Northeast Florida. A special "Salute to the Railroad" luncheon was held at the Prime Osborn Convention Center for all the major corporations and businesses in Duval, Nassau, Clay and Baker counties.

Several BCBSF employees attended, including Thomas E. Albright, senior vice president and Chief Marketing Executive; Robert S. Sebok, vice president of HIS Field Operations and 1990 United Way Corporate Chairman; Michael R. Johnson; vice president of Human

Resources; Edward Gannon, director of Employment and Employee Relations; Joan Sherfel, manager of Employee Relations; Chris McGrath, loaned executive representing Blue Cross and Blue Shield of Florida; Pat Fitzpatrick, Employee Relations specialist and coordinator for this year's campaign; Karen Morris, Community Relations specialist; and April McDougall, assistant campaign coordinator.

"Jacksonville is the fifteenth largest city in the United States," said Mayor Tommy Hazouri, who also attended the luncheon. "This raises our awareness of the need for stronger support of our less fortunate citizens."

This year's campaign is proving to be the biggest and best ever. The 1990 Frontrunners have completed their initial campaign raising a whopping \$1,524,729, which is a 34 percent increase from last year.

Our 1990 goal for the Florida Plan has been set at \$305,000,000 -- about a 15 percent increase from last year. "With the growing number of health and human service needs, the challenge is even greater this year," said Sebok.

Pledge rallies in Jacksonville and in the field offices will begin in mid

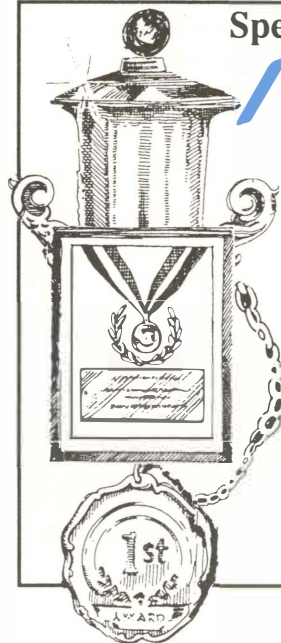
October. A suggested pledge is one hour's pay per month. Again this year, the fund drive includes a contest among teams in the company. For each team with 75 percent participation, or with the average pledge exceeding \$75, everyone who contributed will be eligible for a drawing for gift certificates valued at over a hundred dollars.

"More than one-fourth of us will be touched by a United Way agency in some way during our lifetime," added Sebok. United Way agencies in and around Jacksonville include:

- The Hubbard House, an emergency shelter, advocacy and referral service to battered women and their children.
- The Big Brothers and Big Sisters programs in Jacksonville and surrounding cities, helping kids from single parent families adjust to their environment through adopted Big Brothers or Sisters.
- Kids in Distress, Inc., in Ft. Lauderdale, which provides a "crisis home," food and clothing for abused and neglected children.

Not only does United Way provide help in emergencies and for underprivileged kids, but the agency also helps parents by providing summer activities through the Boys and Girls Clubs at virtually no cost.

Special Olympics Needs Your Trophies



I don't have any skeletons in my closet, but I do have plenty of trophies and plaques taking up valuable space. I just could never bear to throw them away, being a very sentimental gal.

But I discovered a perfect solution to my trophy situation. Special Olympics. Every year, the folks who run the Special Olympics ask for donations of trophies to award to their victorious kids. This year, I'm asking you to round up all those trophies you have tucked away in the garage, closet or desk drawer. Then bring them to the Public Relations area, located on 3C, where we have set up a collection box. Don't worry if your name's engraved on it -- Special Olympics volunteers simply remove the engraving and polish it up in plenty of time for the awards ceremony. -- Vickie Robie

Other United Way programs include hearing and deaf services, family life education programs, physical education, art and cultural programs for senior citizens, Learn to Read programs for illiterate adults and independent living assistance for low-income, disabled adults.

Your gift makes it possible for United Way agencies to address many community needs. With your support, these agencies are helping people to solve problems, to face challenges and to live better lives. To reflect our commitment to this effort, we have chosen "Hands and Hearts United" as Blue Cross and Blue Shield of Florida's campaign theme this year.

Every dollar pledged will help. Let's help this year's campaign pay off!

CAREER CORNER

What Makes A Leader?

Leadership styles have one common denominator: no single one is best. Study techniques and over time learn to select the one that best suits the situation.

- **Autocratic leadership** is the only technique to use in an emergency, such as when a fire suddenly breaks out in the office. It works poorly when the situation is unclear, still developing or very complex. Never attempt to use it when your position of power is not strong. If you try autocratic leadership from a position of weakness, you'll soon see your employees waving goodbye.

- **Participative leadership** involves reaching an understanding through discussion. It works best when you face totally new, changing or problem-solving situations. It gets excellent results when you've earned respect from your employees. Participative leadership doesn't work well when you have to get a group of people together to tackle a task, such as meeting a deadline.

- **Democratic leadership** lies between autocratic and participative leadership. You retain the final decisions on how to get jobs done, but you find out what your employees prefer and take that into account. You'll use it when you need to lean toward one of the other types.

- **Inductive leadership** lets you arrange tasks in a way that gives your employees a maximum amount of self-government and self-discipline.

James M. Jenks, *Communications Briefings*, 1990.



Caption Contest Winners

The cartoon contest proved to be a popular addition to the July issue, enticing dozens of readers to submit suggestions for the perfect caption.

After careful evaluation and reflection, the judge picked six entries for publication. In reverse order, the winning entries are as follows:

Honorable Mention -- Paul Knight, National Accounts, *"Little did Tom know that his blueprints for Freedom Commerce Centre had been replaced with a picture of a carnival tent by the men in the meeting looking for a cheap early morning laugh to start their day."*

Fifth Place -- Robert Ice, Technical Services, *"...and this is my suggestion for covered parking at Freedom Commerce Centre."*

Fourth Place -- Martha LaBrash, Health Options, ORL, *"For companies that move quite frequently, we have a portable model. This structure can be moved with one day's notice."*

Third Place -- Myra Ann Bootz, PRA Department, *"Keeping in mind 'Cost Containment,' with this design we can also move the building when relocating."*

Second Place -- Gordy Schleissing, Florida Shared Systems, *"Unfortunately, we ran a little over budget on the facilities relocation, so..."*

First Place -- Tim Delaney, National Accounts. Tim wins the thermos and tote bag for this caption: *"Once we get the elephant scent out of the tent, I'm sure our smoking employees will love the new arrangement."*

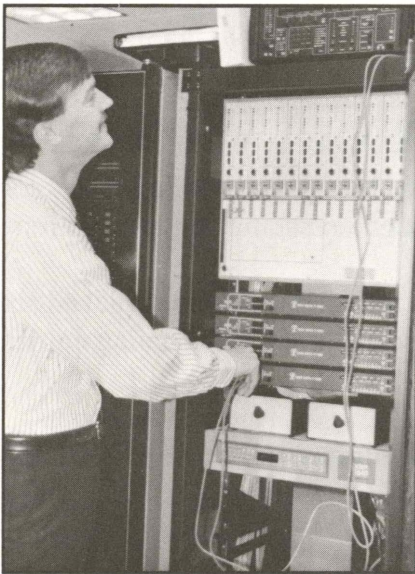
Thanks to all who submitted captions, and congratulations to the winners!

EMPLOYEES ONLY

The Big Day Arrives

October 12 was moving day for the National Corporate market segment. Photographers Mel Hughes and Kelly LaDuke were on the scene to record the historic event.

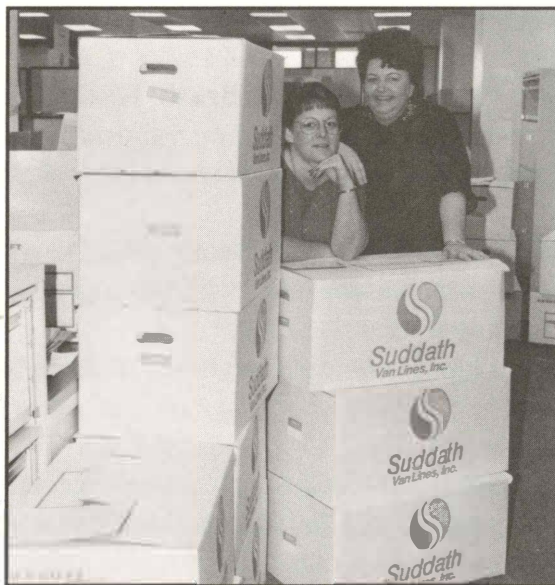
There will be more moving photos in the next issue of *Profile*...



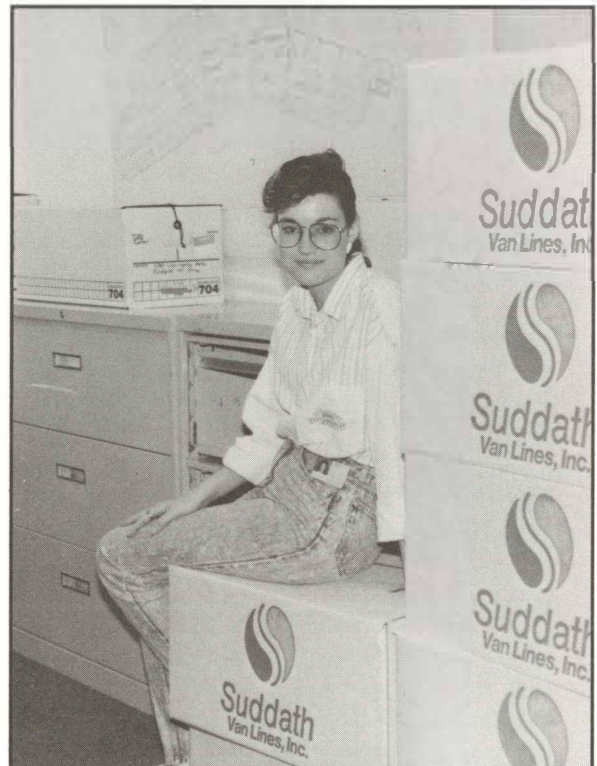
Now let's see what happens when I plug this in...



Making sure everyone had enough to eat before the trip...



They'll never find us here!



Stephanie Carter pauses for a rest...

Excellent Incentives

Health Industry Services employees with excellent attitude, attendance and quality of work could be recognized as Employee of the Month, say members of the new HIS Employee Recognition Committee (ERC).

The committee is comprised of representatives from each of the five Health Industry Services departments in Deerwood -- Provider Services, Provider Registration, Audit, Case Management and Utilization Benefits Management Operations.

"The committee was formed at management's instigation," says ERC committee member Shirley Shaw, a Case Management customer service representative. "We used management's input, although they wanted to keep the Employee Recognition Committee as an employee function.

"We needed a way to acknowledge exemplary work of those employees who may not normally

receive recognition because of low-profile jobs or low-key personalities," says Shaw.

"This reward system helps with morale," says Susan Penberthy, Managed Care coordinator and ERC member. "It demonstrates how employees -- not management -- feel about their peers. Attitude and attendance is important, and the peers recognize this as so."

Selection of the Employee of the Month begins with distribution of ballots to each HIS employee. The employee anonymously nominates a

person for the award and includes an explanation for the choice. The ballots are returned to an ERC representative and then are tabulated by the ERC. The results are sent to the nominees' managers for validation. Once validated, the ERC makes the final selection for the employee award.

"We have a fair way of selection," says Shaw. "We spent many hours pulling this together, and people are excited about it."

And for good reason -- not only is there the personal satisfaction of a job well done, but also, Employees of the Month receive:

- a reserved parking space for that month
- lunch with the vice president or manager of their choice
- a day off with pay during the month of recognition or a \$50 Savings Bond.
- A paperweight engraved with their name and description of recognition.
- Eligibility for "Employee of the Year." (Reward to be decided.)

In addition, the winning employee's name is engraved on a special plaque displayed at the entrance to HIS offices, their biographical sketch is distributed to all other HIS employees, and a banner is displayed to publicize the award selection.

There are many incentives to strive for excellence -- this is one way employees can let each other know their efforts don't go unnoticed!



Other ERC members are Jackie Biles, secretary to Jack Conway, director of Audit Administration; Sharon Johnson, Provider Services educational analyst; and Nancy Andrews, Provider Registration production analyst.

MANAGER'S MEMO

Easing the transition after your promotion

Employees reporting to you after you've just been hired or promoted to a managerial position have plenty of questions they probably won't ask. Try to anticipate them and communicate the answers.

The questions:

- What is your number 1 priority in the next six months?
- What are your personal career goals?
- What is your definition of a top performer?
- How do you plan to measure productivity?
- How will I know if my performance pleases you or displeases you?
- How far down do you intend to push decision-making?
- What should I do if I think you're making a mistake?
- How can I tell what's important to you?
- How often do you want to see me for updates and information?
- Do you have any idiosyncrasies that I should know about?
- Do you accept rough drafts? Or should everything be in final form?
- When and how during the day do you prefer to get the information?
- How should I address you?

Source: Frank Petrock, the General Systems Consulting Group, Inc, Ann Arbor, MI, writing in Business Month, 488 Madison Ave., New York, NY, 10022.

More Last-Minute Details About Relocation

May I See Your I.D.?

By Bill Bland,
manager of Safety and Security

The safety and security of employees working at Freedom Commerce Centre have been primary concerns from early in the planning stages. However, as the move date has grown closer, it has become evident that delays in fabrication and installation of the electronic portion of Freedom Commerce Centre's security program will result in employees being at work in their new facilities before the security system is up and running.

Policy Will Be Enforced

Safety and Security officers assigned to Freedom Commerce Centre have been asked to strictly enforce the corporate policy regarding employees wearing their I.D. cards, both upon entering and while in and around the building. You must wear your I.D. card to enter the building once the electronic system is in place, and now is a good time to get into the habit of having the card readily available and visible. Your cooperation in this effort will be of great assistance in the Safety and Security Department effort to make your workplace as safe as possible.

Riverside Employees Take Note

At the same time, it has become painfully obvious that the same policy has fallen on hard times at the Riverside Avenue facility. A few moments spent at the Rosselle

security desk as employees arrive for work showed a remarkable number of employees who had to hunt for their I.D. upon being asked to show it. Unfortunately, too many of these same employees used the time spent digging in pockets or purses to express the opinion that the Safety and Security Department annoyed them by asking. Being asked to display your I.D. should not come as a surprise. Corporate policy, as clearly displayed on sign boards at the entrances, requires all employees to wear I.D. badges while in the building. Having your I.D. out and attached to a pocket or belt (not a purse strap) where it is clearly visible before entering the building will avoid the inevitable delay that results from having to look for it. This policy extends to other buildings that have either proprietary or BCBSF-contracted security staffs and should, for your own protection, be followed at all BCBSF offices throughout the state.

Don't Hide Your Face

Many employees have also adopted the habit of wearing their I.D. at all times, but attaching it so only the back is visible. Please let the photo show. They are all mug shots and nobody's is a work of art, so don't be embarrassed. Senior management, in response to input from various employee groups who have expressed their thoughts and ideas regarding security in the workplace, have asked the Safety and Security officers to pay greater attention to this policy. Please remember that the officers are asking for I.D.s to provide you with a safer place to work. Your cooperation will speed you on your way and allow Safety and Security to concentrate their efforts on those individuals who don't belong here.

Everything You Always Wanted To Know About Facilities...

Mail Operations --

Fred Gatlin, ext. 6236

Shuttle service will be provided from the Roselle Street lobby entrance at the Home Office to the lobby entrance at the Collier Building at Freedom Commerce Centre. The proposed schedule is:

Riverside

Leave: 8:30 a.m.
Leave: 9:40 a.m.
Leave: 10:50 a.m.
Leave: 12:30 p.m.
Leave: 1:40 p.m.
Leave: 2:50 p.m.

F C C

Arrive: 9 a.m.
Arrive: 10:10 a.m.
Arrive: 11:20 a.m.
Arrive: 1 p.m.
Arrive: 2:10 p.m.
Arrive: 3:20 p.m.

FCC

Leave: 9:05 a.m.
Leave: 10:15 a.m.
Leave: 11:25 a.m.
Leave: 1:05 p.m.
Leave: 2:15 p.m.
Leave: 3:25 p.m.

Riverside

Arrive: 9:35 a.m.
Arrive: 10:45 a.m.
Arrive: 11:55 a.m.
Arrive: 1:35 p.m.
Arrive: 2:45 p.m.
Arrive: 3:55 p.m.

Note: Shuttle service is for transportation between buildings only for business purposes. No packages, letters, memos, etc., will be transported on this service.

Mail Service

Incoming Mail service will be provided at Freedom Commerce Centre. Internal mail distribution, similar to that at the Home Office, will be provided on a regularly scheduled basis. There will be mail stops on each floor, with the Incoming Mail room on the first floor of the Collier building.

A United States Postal Service stamp machine will be installed in the cafeteria for your convenience. The Post Office will provide a mailbox in front of the buildings for personal mail. Express mail and certified mail services will also be provided. Personnel in the mail room will assist you with your needs.

Outgoing business mail will be delivered to the Home Office by our courier service. This will enable us to affix proper postage on envelopes, and still meet mailing schedules.

Courier Service

We will courier supplies, forms, copy paper, mail, etc., between locations on a regular basis. The courier times are set to coincide with internal mail distribution schedules at Freedom Commerce Centre.

Mini-Stockroom/Records Retention Coordination

There will be a mini-stockroom at the Center for basic stock items (i.e., pencils, paper clips, writing pads, etc.). You should continue to order your normal supply items from the corporate stockroom at the Home Office.

Remember, it is your responsibility to plan ahead sufficiently for supply needs.

Records retention will be coordinated through this area, with storage of records boxes at the main Home Office warehouse. No records will be stored or held at Freedom Commerce Centre.

Purchasing and Services -- JohnL Bentley, ext. 8084

The Purchasing Department will remain in the Riverside complex. You should continue to call the existing Purchasing personnel at their current phone numbers. Items will be delivered to the Freedom Commerce Centre Receiving area.

Travel and Meeting Services

The Travel and Meeting Services Department will remain in the Riverside complex. You should continue to call the existing Travel and Meeting Services personnel at their current phone numbers. Airline tickets will be delivered by inter-office mail unless the ticket is required on a rush basis. Rush requests will be delivered to the security desk, and the requestor will be called by phone from the security desk.

Printing

The Printing Department will remain in the Riverside complex. You should continue to call the existing Printing Department personnel at their current phone numbers. Printed matter will be delivered to the Freedom Commerce Centre Receiving area.

Copy Machines and Large-Volume Copying

Copy machines, just like you currently have, with most of them being the same copier you currently have, will be placed in most work areas. All requests for copy machines must be worked through the Copy Center supervisor, Virginia Wagoner.

A copy center will be located on the first floor of the Collier Building. The center will have one employee and one high-volume copier/duplicator. You should contact the copy center employee in the Collier Copy Center for your high-volume copying needs.

Engineering and Building Services -- Mickey Rugg, ext. 6407

Cafeteria Services

The operating hours for the Freedom Commerce Centre cafeteria are:

Breakfast -- 7 a.m.-8:30 a.m.

Morning break -- 8:45 a.m.-10:15 a.m.

Lunch -- 11:15 a.m.-1:15 p.m.

Afternoon break -- 1:45 p.m.-3:15 p.m.

Housekeeping and Maintenance Services

General housekeeping and maintenance is provided by the landlord. However, to serve your needs in emergency situations, Engineering and Building Services will provide one housekeeper and one maintenance engineer in the new buildings. If you need their help, call the same phone numbers as you would for the home office: 791-6421; 791-6025; 791-6229 or 791-6407.

Real Estate and Facilities Planning -- Lanny Felder, ext. 6756

RE&FP will continue to support your requests for renovations, reconfigurations, furniture requirements and so on. Since FCC is a leased facility, any problems concerning the building structure and mechanical systems should be brought to our attention first so that we can contact Koger Properties. Do not call them directly.

For additional information about Facilities, contact **Mike Jones**, Administration, at ext. 8487.

Bus Service To Freedom Commerce Centre

The Jacksonville Transportation Authority will provide bus service to Freedom Commerce Centre beginning October 1, 1990. There will be three trips in the morning and three trips leaving Freedom Commerce Centre in the afternoon. Listed below is the schedule:

Route: Southside 7 Baymeadows

Laura/Monroe

Depart 6:00 a.m.
6:45 a.m.
7:25 a.m.

Freedom Commerce Centre

Depart 3:55 p.m.
4:14 p.m.
4:40 p.m.

Morning

Freedom Commerce Centre

Arrive: 6:45 a.m.
7:45 a.m.
8:20 a.m.

Afternoon

Laura/Monroe

Arrive: 4:50 p.m.
5:10 p.m.
5:35 p.m.



Choice Voice

By Virginia Crawford,
Public Relations Specialist

Consider this. You pick up the phone, dial 731-1037 and wait for the call to go through.

Ring. Pick up.

A warm, professional-sounding voice greets you with, "Thank you for calling Blue Cross and Blue Shield of Florida, Health Options."

"Oh, no. Not another answering machine," you may think. Well, as a matter of fact, yes it is. But this one is unique.

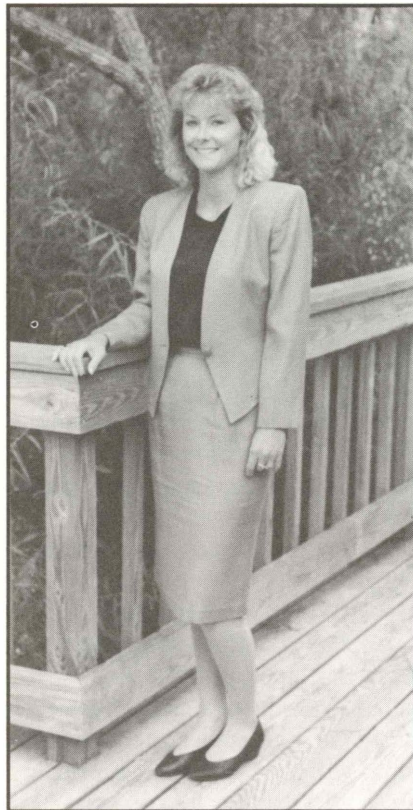
The voice you will hear belongs to Deborah Rosendale, marketing coordinator for the Northeast region. Out of a field of 12 voice-recording submissions, Rosendale was selected as the winner, and her voice-recorded greetings are now used for the main incoming number, evening calls and also several Aspen mailboxes for the Northeast region's newly implemented telephone system.

"When you call 731-1037," says Rosendale, "you'll hear my voice routing calls to the various departments within my region."

The new telephone system was purchased to improve response time for customers and for the 107 employees it affects.

"The old telephone system has been a major concern because of waiting delay," said Rosendale. "Gainesville can contact us a lot quicker now. Our marketing representatives have car phones and they can reach us sooner, and our customer service is quicker, too."

Rosendale said she is thrilled to have been selected as "The Voice of



the Northeast Region" and said she entered the contest because of her interest in the company.

"I entered the contest because I enjoy getting involved with Blue Cross and Blue Shield and relating with the people I work with," she said. "I'm a perfectionist, so another

reason I entered was to bring more professionalism to our recorded messages."

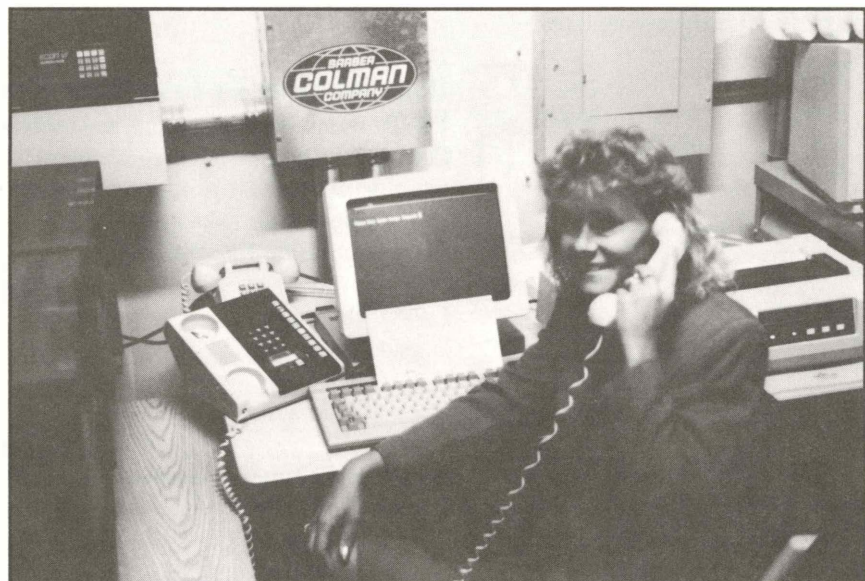
Rosendale was selected because of her friendly, professional voice projection, a quality that was also a major asset to her on a previous job.

"Back in '75," said Rosendale, "I was a PBX operator for a bank. PBX is the old type of switchboard. The bank promoted me, but they hated to, because they received a lot of compliments about my voice and my service. This past experience is what probably gave me the edge in this contest."

But winning the contest brought more than just a \$50 prize; many tedious recording hours followed.

"It got to where I was so tired of recording over and over again," said Rosendale. "At one point, it was late, I was tired, and I had to set up eight more people on the Aspen mailbox. I got to the last one -- Helen Sellers -- and I kept saying 'Helen Keller.' This happened about 15 times. Everyone kept laughing at me. They finally had to leave me completely alone in order for me to get it right."

So, if you call Health Options and hear whispers of hushed giggles in the greeting, remember...the voice behind the recording is only human.



Deb Rosendale, marketing coordinator for the Northeast region, had an edge on the competition. -- she used to be a PBX operator.

Announcing The B Line Express

By Jennie Magriplis,
Provider Customer Service

Extra! Extra! Read all about it! The Medicare B Provider Customer Service area has a new audio response unit (ARU) called the "B Line Express."

It all started a year ago, when the Medicare B Customer Service area purchased an audio response unit to help beneficiaries understand the changes in the Medicare system that would take place when the Federal Government implemented its Catastrophic cap. But when the statute was put on hold indefinitely, we were left with a wonderful piece of modern technology -- sitting in the closet!

An Alternative Solution

We couldn't let the equipment go to waste. We put our thinking caps on and decided to take advantage of the audio response unit by using it in the Provider Customer Service area.

We established a support team that included representatives from all the areas involved in the implementation -- Customer Service, Systems, GTE and Corporate Telecommunications.

Phase I Implementation

The support team met and got the ball rolling. Their first task was to decide how the ARU could best help us enhance our service to the provider customers -- otherwise known as Phase I implementation. We decided to implement a call routing feature that systematically moves a call to a special group of representatives based on the provider or specialty number keyed.

It sounds pretty easy, right? Well it wasn't; in fact, we worked hard to ensure its success. A few of the steps involved in Phase I implementation were identifying the specialty of about 70,000 total providers through-

out the state and figuring out what percentage each of the 75 specialties represented to the providers as a whole.

In The Old Days

Before we had the B Line Express, the Provider Customer Service area, which includes 41 representatives, provided customer service to the entire provider public. Each customer service representative was expected to answer virtually any question that the provider might have. As you can imagine, this is an incredible amount of information.

Proportionate Specialization

To enhance our service to providers, we have now specialized the Provider Customer Service area proportionately to the specialty groups represented by our entire provider population. We took the 75 specialties and grouped them into six primary groups, each of which is made up of similar specialties (for example, physical, speech and occupational therapy are all in the "therapy" group.) Other primary groups include vision care, physician services, laboratory, radiology, surgery and Durable Medical Equipment/surgical supplies.

The Way It Works

Each group of customer service representatives is responsible for one specific group of provider specialties and one back-up group. The representatives have gone through basic specialty training to prepare them for the direction of calls that started on August 20, 1990. The training programs were all conducted by our staff members and each consisted of not only an overview of primary concepts and policies about that specialty group, but also issues such as:

- Key MCM references on reimbursement and coverage issues
- Claims processing guidelines concerning the specialty group
- Medicare B medical policy
- Certification requirements
- Procedure coding

We've also set up a special line exclusively for claim status requests. This line will not go through the

ARU -- we have set up a direct phone number specifically for these requests. The status line is supported by five customer service representatives who have been trained to provide detailed claim status replies for all specialty groups, including related pricing applications.

Future Expansion

We will also be able to expand the capabilities of the B Line Express in the future. In our next phase of implementation, we plan to offer our customers pre-recorded educational announcements on topics such as recent legislative changes, what to do when you disagree with Medicare's first decision, understanding reasonable charge and other terms, and obtaining claims status information.

100 Percent Dedication

All of us in the customer service area feel confident this enhancement will improve service. In fact, through intensive customer surveying in 1988 through 1990, we have realized a notable improvement. However, we can and will improve even more. We are 100 percent dedicated to providing the best service possible.

We also want to thank Reimbursement, Systems Management, Provider Registration, Provider Education and Corporate Telecommunications for their help and support.

IN THE SPOTLIGHT

Button Award Program Going Strong

By Nadine Kuchler, secretary
Group Membership & Billing

How can I get one of those buttons?" employees are asking us. Actually, it's very easy -- if you remember that one of our company's goals is to provide superior service to external and internal customers alike, and then you "get caught doing something right" by a person wearing one of the special blue buttons.

All the employees caught doing something right receive a certificate, a letter of commendation and an invitation to a special luncheon. The employees who award the buttons become service aces.

In August, the luncheon was held at the Omni Hotel. 24 button winners and the Service Aces who recognized them attended and heard guest speaker Karl Smith, director of National Account Claims, give a presentation on superior customer service.



The button award program is great because it's based on peer recognition. The employees caught doing something right are: left column, front to back: Betty Tomaino, Debra Richmond, Mary Fowler, Cindy Phillips, Pete Taylor, William Daughtry, Tim Purvis. Middle column, front to back: Clara Williams, Jack Fountain, Jeff Croasmun, Bob Ice, Richard Towery. Right column, front to back: Shirley Butler, Rose Williams, Bernice Richardson, Linda Reed, Janet Jackson, Burnadette Presley, Judy Tukes.



The Customer Service Recognition Workgroup sponsors and coordinates the luncheons and creates and initiates new ideas for employee recognition programs. Workgroup members are, front row L-R: Susie Basso, April Bynum, John Nunn, Debra Lowery-Williams. Back row, L-R: Kevin Ondarza, Bev Ames, Patricia Loughery, Keith G. Lewis, Ruby Scott, Adrienne DeLoera, Mary Willey, Brenda Robinson, Nadine Kuchler.

Print Shop Brings Home The Gold

The Corporate Print Shop now has an international gold award to its credit, says manager JohnL Bentley. "We've won dozens of local awards, but this is the first international award."

The winning piece, a Key West sales brochure, was chosen for the top prize by the International Association of Printing House Craftsmen at their annual meeting, held this year in Omaha, Nebraska.

Member countries of the association include Canada, South Africa, France and the United States, according to Buddy Gazaleh, supervisor of the Print Shop.

To celebrate the prestigious win, Print Shop managers surprised their staff with a breakfast, balloons and plenty of congratulations for their hard work. "The award really goes to all the folks in this department for their dedication and efforts," says Gazaleh. "We have a very talented team."

The winning brochure, which was printed on the 5-color Heidelberg press, is on display in the print shop.



The award-winning Print Shop's Allen Young, Richard Odum, Buddy Gazaleh and Dell Herndon.



Killer Bee

Three employees experienced a killer bee first hand when they participated in the First Annual Literacy Coalition Spelling Bee on September 27.

Deb Wilson, Advertising, Lou Ann Marshall, Marketing, and Rejeanne Davis Ashley, Public Relations, represented BCBSF and placed second in the competition to the Florida Community College team, which correctly spelled "pasi-mology" and "cardinalate" to win.

Other killer bee words were "ravigote," "millicurie," and "coccyeal," according to Wilson, who vowed the team would study the hard words more carefully next year. "They didn't ask us 'antidisestablishmentarianism,'" she said. "We practiced that one."

Channel 4 reporter Rob Sweeting served as the emcee for the "adults-only" spelling bee, which was the last event of Literacy Awareness Month.

The eight other corporate teams participating were American Express, American Transtech, Baptist Medical Center, city of Jacksonville, CSX Transportation, The Florida Times-Union, IBM and Southern Bell.

Employees Club Thanksgiving Food Drive October 29-November 19



Please donate non-perishable food items, such as cereals, packaged noodles and canned goods -- vegetables, meats, soups and milk. Baby food is especially needed. Boxes for your donations are located on each floor of the Jacksonville offices.

IN THE SPOTLIGHT



Left: Corporate Suggestion Program winner Dahlia Mills receives her check for \$131.09 from her supervisor, Barbara Watson and Don Van Dyke, vice president of Private Business Customer Relations.

Below: James Powell, far right, co-wrote, directed and produced a "Dress For Success" skit and handbook for Medicare B Nightshift employees. Other skit writers were Glendora McCargo, Todd Davis, Les Leckron, Jacqueline Foster and Gwen West. The cast of players included: Terry Mann, James Brown, Latresha Mair, Todd Davis, Jacqueline Foster, Glendora McCargo, Margaret Blackman, Carol Roberts, Rhonda Greene, Betty Collier, Linda Washington, Les Leckron, Brenda Boger, Gwen West and Connie Jackson.

Thrills For Mills

8he's only been with BCBSF one year, but already Dahlia Mills has made a big impression: she's the most recent winner in the company's Corporate Suggestion Program. Her idea to automate RBMS refunds of overpayments for financial transactions will improve quality, decrease cycle time and make processing easier and faster.

Mills's suggestion will save the company an estimated \$1,310.85 per year; her share of that savings is 10 percent, or \$131.09.

"We are proud to have employees who will take the time to submit suggestions for positive change to our day-to-day operations," says Anita Rodgers, who administers the Corporate Suggestion Program. "Dahlia is to be congratulated for her winning attitude and her participation in this program."

"I'm surprised more people don't participate," says Mills, who already has submitted another suggestion that may save an additional day in the cycle time. "This program is great! My advice is to get involved with the suggestion program. In the end, everyone benefits from a good idea."



Dress For Success

Positive attitude and appropriate attire play an important role in business success for any employee," says James Powell, a supervisor in Medicare B Night Shift Claims. "That's why we organized a 'Dress For Success' skit to share with employees who want to achieve a more professional business image."

Three supervisors, James Powell, Bennie Osborne and Leesa O'Leary,

engineered the skit and also put together a handbook for employees to help them understand what kind of dress is appropriate for the workplace.

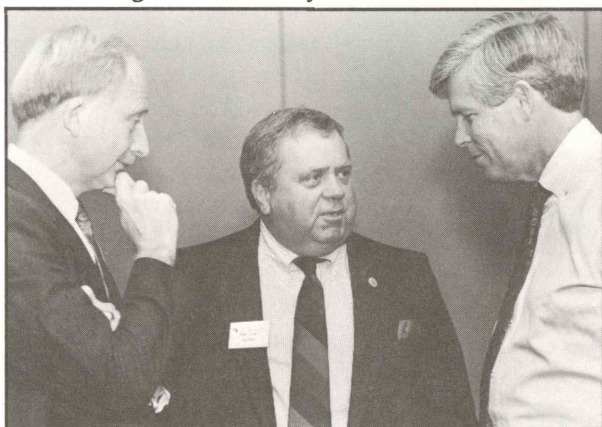
Priscilla Davis, director of Med B Night Shift Claims, says "the Dress for Success program creates an awareness that outward appearance affects self-esteem and career opportunities. We want our employees to present an attitude of being serious about the business by dressing the part. That makes them feel good about themselves and also helps them perform their jobs as efficiently as possible."

Flaherty And Mack Attend Seminar

At a recent health care seminar sponsored by the Horizon Institute for Policy Research, BCBSF President William E. Flaherty discussed the major challenges facing the American health care industry in the 1990s.

Some of the topics he addressed were how to provide greater access to quality care for all Americans; how to achieve greater efficiency in the health industry; how to pay for the rising costs of health care and what roles federal and state governments should play in trying to resolve these dilemmas.

Senator Connie Mack, the founder of the Horizon Institute, also spoke at the seminar, which was designed to raise awareness of the health care issues facing our community.



Above: William E. Flaherty meets with seminar participants. Left: Mike Hightower, vice president of Government and Legislative Relations; State Representative Jim King and Senator Connie Mack talk about the issues.

Successful Season

Team Blue Cross defeated CSX in a league title playoff series on August 27 to finish at 22-6 as the Bold City Industrial League Champs.

Blue Cross has traditionally fielded one of the finest industrial league softball teams in the city. This year, many people wondered if we could continue that tradition -- and we have.

Team Blue Cross won the Southeast Regional Championship in May, the Bold City League Title and, in Atlanta Georgia, finished a respectable third in the United



States ISA Class A Industrial National Tournament.

"It has been a satisfying season and we can't wait to improve on it next year," said manager Rick Sapp.

Front, L-R: Curtis Wimberly, Robert Owens, Larry Bold, Darryl Smith. Back L-R: Doug Brown, Rick Sapp, Tony Sullivan, Joe Glover. Not pictured: Bobby Wilson, Billy Jones, Calvin Hoch, Alden Woodard, William Daughtry.

IN THE SPOTLIGHT



Lauren Smith and his brother Joel Smith (cool dudes with shades) hold their fish. Captain John Krohn, with his cool shades around his neck, is squatting in the front left of the photo.

Fish Tales

Wahoo

"From the minute the rod went down, I was excited -- sort of a stunned disbelief," said Joel Smith, Local Group Operations project manager. "Everyone was quiet, thinking of the possibility of winning."

And win they did. Big. Wahoo big.

On Memorial Day weekend, Joel, his brother, Lauren Smith, Direct Market Operations project manager, and five others won the West Palm Beach Kiwanis Club Fishing Tournament, netting a grand prize of \$30,000. The catch for the tournament was kingfish, bonito, dolphin and wahoo.

The Smiths' team cast out at 8 a.m. and kept abreast of the competition via radio. By 2:30 p.m., no other team had caught all four

species -- the West Palm Beach Grand Slam -- at the weight limits required to win the grand prize. The Smiths' team had caught three of the four species; only the wahoo eluded them.

"Wahoo is a type of mackerel," said Joel. "It's similar to a kingfish, but bigger and stronger."

To catch the wahoo, the captain of the boat, John Krohn, decided to move closer inshore. The Smiths' team was using a special rod for wahoo, so when the hit came, Joel immediately knew what it was.

"As soon as I saw the fish hit, I was excited because I knew we had a wahoo," he said. "In all honesty, we had pretty much given up until we got the wahoo, and then it was wide open until we got to the docks."

The Smiths' team hurried to shore to weigh the wahoo "so he wouldn't lose weight in the cooler," said Joel. "It's a good thing we did, because he was only five ounces over the limit. Everyone pretty much went crazy."

Those five ounces earned the Smiths' team \$30,000, which they shared with the captain of the boat and his crew.

"Because they had fished the area waters and knew the proper location of the species, the captain and crew received 60 percent," said Joel.

The team took home 40 percent of the winnings, or \$1,600 each.

And that's no fish tale. -- *Virginia Crawford*

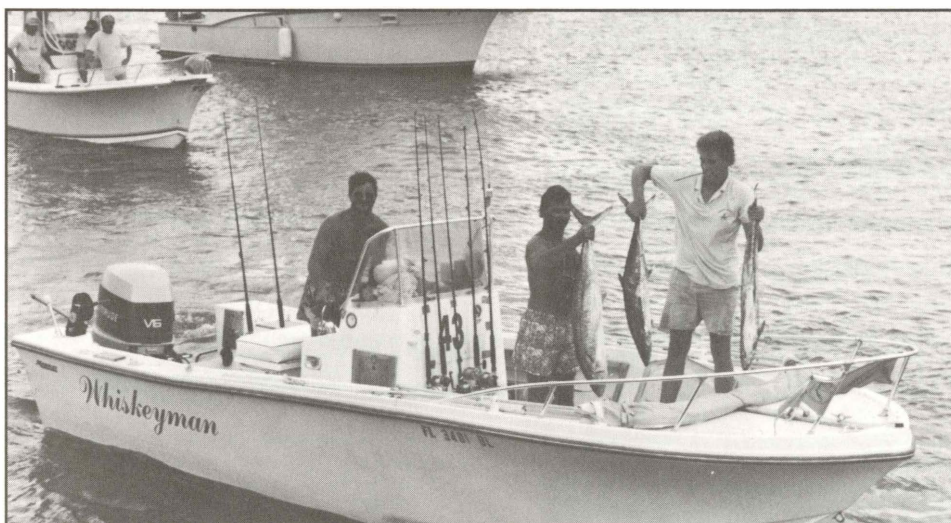
Amberjack

And in a related aquatic anecdote, fifty BCBSF employees, family members and friends enjoyed an Employee's Club-sponsored all-day fishing trip aboard the King Neptune at Mayport.

David Kelly, Senior Systems analyst, won the \$47 jackpot for landing the largest catch of the day -- a 37-pound amberjack. Rusty Tomlinson, husband of Celia Tomlinson, Fraud and Abuse analyst, landed the second largest fish -- a 27.6-pound amberjack.



David Kelly's amberjack weighed in at 37 pounds.



Tony Benevento, Harry Sweat and Jimmy Doherty took home 59 pounds of fish and a good catch of cash, too.

"Because the fish was so big," said Celia, "Rusty was thrilled to death."

Shirley Shaw, Case Management customer service representative, reeled in a 19 1/2-pound amberjack.

"The fish was so big that the crew held on to the rod while I reeled it in," said Shirley. "It was funny to catch the fish because I am not a fisherman -- my husband is."

The organizer of the fishing trip, Jeanne Phillips, Medicare B cash analyst, landed an 18-pound bonito. Gary Miller, son of Julia Miller, Total Service Unit customer service

representative, caught a 15 1/2 pound amberjack.

The surprise of the day came when Norm Fuller, director of Special Projects, caught two large king mackerel while trolling at 12 knots.

"My crew mates laughed at me because no one had ever done that before," said Fuller. "I wasn't allowed to catch any more because the quota was two kings per person, and I had already caught mine in the first hour."

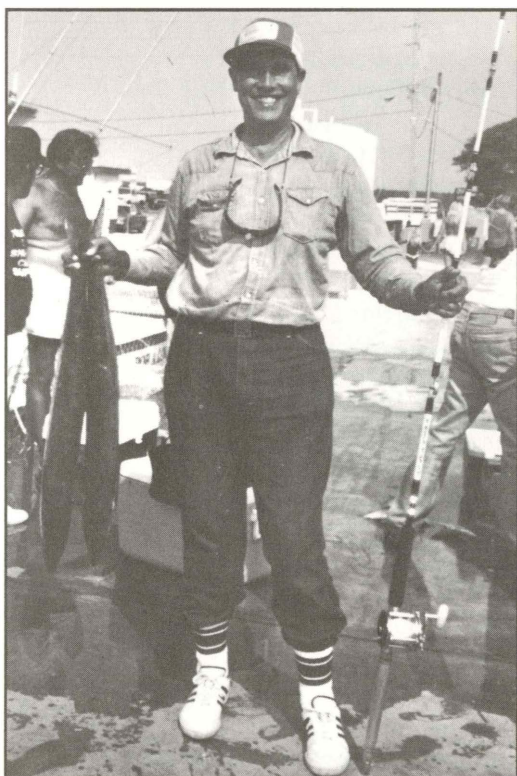
Most of the fish caught during the trip, though, were eight- to ten-inch red snappers or sea bass. But no matter the size of the fish, everyone enjoyed lots of food, fun and friendship. -- Shirley Shaw

Kingfish

Tony Benevento, director of Under 65 Operations, teamed with Harry Sweat of Tallahassee and Jimmy Doherty, son of former BCBSF employee James Doherty, and came in 12th place at the Annual Jacksonville Kingfish Tournament, held here in mid-July.

Their aggregate was 59 pounds of kingfish, which earned Benevento a cool \$2,500. "The IRS has already been notified," says Benevento.

Jerry Vaughn, project manager in Over 65 Operations, also "came into the money" at the tournament, placing 20th with a 50-pound aggregate that earned him \$1,500.



Norm Fuller immediately caught two king mackerel.

Americans want more information about their medicines, but aren't sure what to ask...



Break the Rx Silence Barrier

When Medicine Is Prescribed or Dispensed Be Sure To Ask:

- ✓ WHAT THE MEDICINE IS SUPPOSED TO DO;
- ✓ HOW AND WHEN TO TAKE IT, AND FOR HOW LONG;
- ✓ WHAT TO DO IF SIDE EFFECTS OCCUR:
 - ✓ WHAT FOODS, DRINKS, OTHER MEDICINES OR ACTIVITIES SHOULD BE AVOIDED WHILE TAKING THE MEDICINE;
- ✓ IS THERE WRITTEN INFORMATION AVAILABLE ABOUT THE MEDICINE?

The National Council on Patient Information and Education
666 11th Street, NW, Suite 810
Washington, DC 20001





FOR YOUR BENEFIT

By Bev Ames

How Much Are Your Benefits Worth?

Do you know the dollar value of your benefits? The Compensation and Benefits Department has noticed that our employee group health insurance premium information is often surprising to employees. It seems that we have lost touch with the value of our benefits as employees of BCBSF. Many of the costs associated with our benefits are "hidden costs" that we forget to consider as part of our total compensation package. In dollars, BCBSF benefit costs for 1989 totaled approximately \$42,163,300. Where did all this money go?

The most costly benefit provided by Blue Cross and Blue Shield of Florida is your Health Care Coverage. Premiums paid by Blue Cross and Blue Shield of Florida reached a new all-time high of \$14,393,234. The company provides free coverage for its employees and this pays for a large portion of family coverage. Even though employees who select family coverage share in the cost, employees pay only 6 percent of the premiums for Health Options and PPC and 12 percent of the premiums for Traditional. BCBSF pays a generous 94 percent or 88 percent, depending on the option selected.

Dental Insurance premiums are separate from Health Care Coverage premiums and these costs continue to rise as well, totaling \$590,300 in 1989.

If you leave BCBSF and want to continue your health and dental coverage, recent legislation mandates a period of time that you may do so. The applicable rates as listed below include a 2 percent administrative charge:

	Single	Family
Health Options	\$167.57/month	\$416.98/month
PPC	4203.20/month	\$400.66/month
Traditional	\$268.49/month	\$505.05/month

The premiums for your Life Insurance coverage are paid by the company and totaled \$486,000 in 1989. Your company-paid life insurance benefit is double the amount of your annual salary.

As BCBSF employees, you have two income protection plans for illness and/or accidents. These two medically related benefits include short-term disability and long-term disability and cost the company \$1,390,000 in 1989.

Payments for time not worked (vacations, holidays, PPL, Jury Duty Leave and Military Leave) in 1989 totaled \$10,597,100.

For every dollar that you invest in your Salary Deferral Program account, BCBSF contributes 50 cents up to the first 6 percent. Also paid by the company are the administrative costs for this program which together, totaled approximately \$1,873,000 for 1989.

1989 legally required benefits are Social Security, unemployment and workers compensation; they added up to another \$9 million.

The Retirement Program is noncontributory and payments are made for your retirement after you have reached 21 years of age and completed your first hire anniversary. The company incurred a net pension cost of \$3,900,000 during 1989.

There are also miscellaneous costs like gifts/awards, tuition assistance, moving expenses, etc. which totaled an additional \$929,600. Amazing, isn't it? The average benefit cost for each BCBSF employee in 1989 was approximately 39 percent of his or her salary. When thinking of your salary, don't forget to add the additional 39 percent -- your "hidden paycheck."

IN THE SPOTLIGHT

Service Anniversaries

The following employees (with their job title and location noted) have celebrated service anniversaries:

5 years

August

Ricardo Blair, Supervisor Med B Claims Proc., 16T
Donna E. Brown, Senior Examiner, 7T
Tiffany C. Cisero, Senior Examiner, 9C
Roger E. Dahlke, Information Management Consul., 10C
Carol A. Donahue, Micrographics Proc. Clerk, 4C
Tracy S. Durham-Jones, Claims Service Representative II, RVP
Crystal L. Falletta, Healthcare Auditor, ORL
Sandra C. Hamlin, Manager Claims Exam/Entry, 7T
John D. Keene, Manager Other Carrier Liability, PJX
Steven C. McCann, Bindery Operator Senior, 2N
Amy S. Parker, Field Group Specialist, GIL
Tobi M. Picciuolo, Customer Service Representative B, 17T
Ellen J. Puschak, Provider Contract Specialist, JXM
William H. Reed, Vice President, Major Accounts, 3T
Melissa L. Rehfus, Manager Prof. Reimbursement, 18T
Linda L. Stewart, Secretary B, 5T
Don A. Walsh, Prov. Contract Consultant, GNV
Dorothy J. Warren, Systems Analyst II, 10C
Carol J. Williams, Claims Service Representative III, 6T

September

Adriane Y. Bevel, Claims Examiner, 14T
Eric M. Chambers, Claims Examiner B, 14T

Ruth O. Chambers, Supervisor
Claims, MIA
Donna M. Chilson, HIS Customer
Service Rep, JXM
Phillip A. Church, Systems
Analyst II, 9T
Charlotte A. Cummings, Account
Rep, MIA
Maribeth Grokhowsky, Account
Rep, FTL
Russell J. Heissler, Maintenance
Technician B, 1N
D. Keith Hilley, Systems Analyst
II, 10C
Bonnie W. Hodge, Claims Exam-
iner C, Med B, SWD
Theresa L. Hoffman, Correspon-
dence Rep B, 16T
Brenda Lee Johnson, Correspon-
dence Rep B, SWD
Ruby L. Johnson, Clerk Typist B,
GIL
Marvin G. Kaplan, Mgr Basic
Inquiries, 9C
Kim Peri Lambert, Sr. Comp &
Benefits Analyst, 1T
John D. Lee, Manager Planning &
Analysis, MIA
Denise L. Leist, Claims Service
Rep I, 6T
Robert N. Malcolm, HIS Project
Manager, UBM
Zina W. McCall, Accounting
Analyst A, 12T
Lisa D. McDown, Claims Exam-
iner B, 14T
Patricia B. Miller, Field Group
Specialist, PEN
Steven C. Olson, Account Rep,
TAM
Denise E. Orr, Associate Program-
mer Analyst, FCL
Gwendolyn I. Pollock, Claims
Examiner B, 16T

Joyce B. Reynolds, Manager
Finance Analysis and Operations,
HOI, JXM
Beverly A. Russell, Medical Serv-
ices Director, JXM
Cynthia L. Spivey, Claims Exam-
iner B, 16T
Edward J. Sullivan, Supv Micro-
forms System, 4C
Thomas W. Taegel, Technical
Analyst II, 10T
Glenda E. Taylor, Claims Examiner
B, 16T
Howard K. Thompson, Technical
Analyst II, 9T
Rosa L. Weston, Claims Examiner
B, 16T
Catherine C. White, Claims Service
Rep Trainee, 4T
Cheryl E. Wiley, Claims Examiner
B, 16T
Leslie C. Williams, Prog Oper
Develop Analy 15T
Nancy G. Wright, Claims Examiner
B, SWD
Judith D. Yeaton, Secretary B, FSB
Norma J. Zimmer, Correspondence
Rep B, 16T

10 years

August
Deanna L. Fields, Customer Service
Representative B, 5T
Gwendolyn Goggins, Claims
Service Representative III, 7T
Lorelei A. Grow, Senior Examiner,
9C
Mark W. Leroy, Claims Examiner
B, 16T
Yvette Lewis, Collection Specialist,
11T
Marlina M. Ngo, Claims Service
Representative IV, 7T

Tina M. Rynearson, Methods
Analyst Senior, 9C
D. Randy Simmons, Agency Re-
gional Director, FCL

September

Deborah A. Boutwell, Provider
Relations Specialist, PEN
Gwendolyn M. Brewer, Claims
Service Rep III, 9C
Shearer S. Cook, Correspondence
Rep B, 16T
Frederic R. Gaudois, Supervisor
Purchasing, 2C
Hazel J. Godbolt, Supv Medicare
Secondary Payor, SWD
Walter E. Jacobs, Quality Analyst
Med B Comm, SWD
Elaine M. Knopsnyder, Manager
EDP Systems & Programs, 10C
Norma A. Lanier, Manager Com-
munications Med B, 19T
Paul E. Mixson, Customer Service
Rep B, 17T
Barbara S. Noble, Field Group
Specialist, JAX
Kim M. Powell, Supv Claims &
Customer Service, 9C
Wanda K. Prentice, Reimbursement
Analyst, Med B, SWD
William M. Prentice, Manager EDP
Systems & Programs, JMA
Sherrill H. Provost, Claims Service
Rep IV, 7T
Teresa F. Small, Supv Med B
Claims Processing, 17T
Randy E. Williams, Operations
Analyst II, SWD

15 years

August
Sandra H. Benigni, Manager Health
Care Utilization, UBM
Carolyn S. Crisp, Senior Advisor,
7T
Cheri A. Fitz, HR Development
Specialist, RVP
Patrice S. Frazier, Customer
Service Representative B, 4T
Jeanne A. George, Senior Opera-
tions Analyst, RIV
Gerald H. Jayne, Micrographics
Prod. Clerk, 4C
Marion G. Mullen, Additional
Develop Exam, 7T

Continued on next page

ATTENTION

If your name, title or location is not correct, please
contact HRIC directly or send the changes in writing to
me. This updated listing of service anniversaries and new
employees is provided on a monthly basis and is the most
accurate data HRIC has available by Profile publication
deadline.

IN THE SPOTLIGHT

Richard D. Odum, Print Shop
Operation Senior, 2N
Linda G. Parrish, Supervisor
Director and Group Income, 2C
David A. Stroupe, Field Service
Representative HIS, TAM
Alainna L. Taylor, Senior Telecom-
munications Specialist, 4C
Barbara H. Watson, Supervisor
Claims & Customer Service, 5C
Virginia A. Williams, Operator
Analyst II, 7T
Karen Zelenkov, Director Med B
Correspond, SWD

September

Margaret G. Adams, Quality
Analyst QC and Analysis PBO, 6T
Elizabeth A. Breese, Customer
Service Rep B, 5T
Martha J. Croasmun, Secretary A,
SWD
Teri R. Daniel, Claims Service Rep
IV
Cynthia A. Fletcher, Customer
Service Rep B, FTL
John W. Gash, Manager EDP
Systems, 10C
Bobbie F. Filmore, Correspondence
Rep B, 4T
Shirley E. Jones, Supv Med B
Claims Proc
Bruce E. Martin, Mgr, Prod/Qual
Cntl Med A, JMA
Elaine C. Powell, Supr Branch
Audit, PARD, JPO
Thomas T. Purvis, Jr., Project
Manager, 15T
Nancy N. Sandford, Field Group
Specialist, FTL
Rogerline S. Towson, Senior Opera-
tor, 8T
Betty J. Williams, Sr. Medicare Prov
Ed Specialist, RIV

20 years

August

Joan B. Killebrew, Executive
Secretary B, 20T
Judy A. Willey, Correspondence
Representative B, SWD

September

Paul E. Cox, Systems Analyst II,
10C
Cynthia M. Holland, Admin Oper
Special, 3T
Mary A. Howard, Qual Analyst
Med B Comm, SWD

25 years

August

Gertrude V. Bessent, Supervisor
Subscriber SVC., 6C
James H. Britton, Systems Analyst
II, 10T
William G. Peaks, Manager Spec.
Inquiries, 4T

30 years

August

Francis J. Krist, Field Service
Representative, LKD

September

Edith M. Parker, Micrographics
Proc Clerk, 4C
James W. Tanner, Systems Analyst,
JMA

New Employees

(Full-time employees hired
through September 15, 1990)

Thomas M. Ahman, Jr., Actuarial
Assistant, GIL
Thomas M. Ailgood, Jr., Secretary
B, JXM
Tammy L. Allen, Claims Examiner
A., 17T
Tara M. Ashley, Customer Service
Rep. A, 19T
Ann Clare Ashwell, Secretary B,
18T
April E. Atterberry, Image Entry
Operator, SWD
Donna G. Avera, Medical Analyst,
RN, SWD

Anita D. Bach, Claims Examiner A,
16T
Dierore G. Banks, Claims Examiner
A, 16T
Harold W. Barnett, Public Affairs
Specialist IV, 3C
Joseph S. Barresi, Direct III, GIL
Shauntrell N. Bates, Claims Exam-
iner A, 17T
James M. Batteh, Group Accout
Specialist, 6C
Alan L. Baugh, Production Supervi-
sor, 9T
Joanne M. Beardsley, Receptionist,
TAM
Melba C. Bellefontaine, Claims
Service Rep Trainee, 6T
Deborah L. Bentley, Image Entry
Operator, SWD
Deloris J. Bentley, Secretary A,
SWD
Ronald L. Bentley, Safety &
Security Officer, 1T
Kym G. Benton, Customer Service
Rep A, 19T
Leola M. Black, Claims Examiner
A., 16T
Karla D. Blackman, Customer
Service Rep A, 19T
Teresa E. Blake, Supv Claims Supp
Nights, 14T
Juliet V. Bond, Customer Service
Rep B, MIA
Elfrida R. Boothby, Medical
Analyst RN, SWD
Susan E. Bradley, Director Traning
Development, 3T
William H. Brawley, Internal
Auditor II, JPR
Susan Breland, Customer Service
Rep A, 19T
Donella E. Brinkley, Claims Exam-
iner A, 17T
Carol C. Brooks, Claims Examiner
A, 17T
Jannie K. Broomer, Claims Exam-
iner A, 2C
Susan G. Brown, Medicare Market-
ing Coordinator, FTL
Clayton S. Brown Jr., Shipping
Clerk, 1W
Dan M. Broyles, Customer SService
Rep B, 4T
Joyce K. Burns, Secretary C, FCL

Rhonda S. Burrow, Secretary A, 2C
Kristina N. Bushman, Customer Service Rep B, RVP
Teresa K. Carmon, Coding Clerk, GIL
Ellyn P. Carpentier, Claims Examiner A, 17T
Maria E. Carroll, Clerk C, 7T
Benita B. Carter, Claims Examiner A, 16T
Michelle Y. Carter, Claims Examiner A, 17T
Traci L. Carter, Claims Examiner A, 16T
Robert J. Castaldi, Account Rep ORL
Shelly C. Chadwick, Customer Service Rep B, 5T
Cynthia B. Chauncey, Group Account Specialist, 6C
Vee Cheek, Operations Clerk A, FCL
Norma J. Chitty, Customer Service Rep B, 7C
Mark Churchillo, Accountant I, MIA
Latonya Y. Clark, Claims Examiner A, 16T
Kathy S. Clayton, Customer Service Rep A, 19T
Patricia P. Clyatt, Claims Examiner A, 16T
Carlita D. Collins, Claims Examiner A, 14T
Sheila P. Colvin, Claims Examiner A, 16T
Misty D. Conway, Research Clerk B, 6T
Carolyn Coretti, Image Entry Operator, SWD
Carey M. Cornelius, Actuarial Assistant, GIL
Richard G. Cowdrey, Driver, 1N
Deena L. Cox, Group Account Specialist, 6C
Tammy G. Cox, Group Account Specialist, 6C
Robert E. Croteau, Manager Employee Relations, 1T
Paula S. Crovella, Certification Nurse, HOSF, MIA
David R. Crowley, Systems Programmer, 9T
Kathy d'Stetin, Dental Analyst, 7T
Deborah A. Dame, Secretary A, 10T
Donna D. Daniels, Group Acct Specialist, 6C

Alonzo Davis, Secretary A, HTF
Ann M. Davis, Secretary A, UBM
LaDonna R. Davis, Image Entry Operator, SWD
Teresa A. Davis, Group Acct Specialist, 6C

Jerry L. Day, Safety & Security Officer, 1T
Jack P. Deen, Micrographics Production Clerk, 7T
Eloisa DeLoera, Claims Service Rep Trainee, 7T
Marlen Del Valle, Clerk E, MIA
Milton S. Denmark, Claims Examiner A, 17T

TEACHING SAFETY SKILLS DOESN'T HAVE TO BE SCARY.

Sometimes it is hard to talk with your children about certain dangers to their personal safety. But they have a right to know about potential threats and what to do if they find themselves in trouble. Talk about safety with your child the next time you're together—running errands, driving, taking the subway. Games, rhymes, and role plays can help instill safety principles without frightening children. This basic knowledge will increase their confidence and self-reliance.

✓ Encourage your child to share concerns and problems with you. Learn all you can about your child's activities and friends. Listen carefully and thoughtfully to what and how your child tells you.

✓ Tell your child that adults whom they know and trust or someone in a position of authority (like a babysitter, an uncle, even a teacher) might try to touch them in a way that doesn't seem right.

Your child has a right to say no to anyone in this situation and should always tell you about it, even if the person threatens harm to someone.

✓ Emphasize that sexual abuse is never the child's fault or something the child caused. Let your child know that it is all right for them to bring up this topic.

✓ Go over questions such as:

Is it all right to help a stranger?
 When should I be polite to a stranger?
 Whom can I trust in our neighborhood?
 When I'm away from home, whom can I trust?
 When is it okay not to obey adults?
 Does our family have any special rules about staying home alone?

✓ Make personal safety rules important by having your child draw pictures or make a poster that contains your family's rules. Hang it up where everyone can see it and be reminded of them.



IN THE SPOTLIGHT

Larohnda J. Dennison, Supv Med B
Claims Proc, 14T

Joie B. Dobbs, Control Clerk B,
SWD

Alexander E. Domingo, Customer
Service Rep A, 19T

Sheri J. DuBois, MDSS Coordinator,
GIL

William F. Dyer Jr., Safety &
Security Officer, 1T

Robert E. Eagle, Sr. Systems Ana-
lyst, 12T

Faith A. Edwards, Secretary B, 15T

Amanda K. Elliott, Customer
Service Rep B, 4T

Ida S. Farah, Customer Service Rep
B, 5T

Vicki R. Feacher, Customer Service
Rep B, 5T

Debra J. Ferrara, Clerk C, MIA
Theresa M. Flight, Claims Serv Rep
Trainee, 7T

Wanda L. Floyd, Claims Examiner
A, 17T

Karen E. Flynn, Claims Examiner
A, 17T

Michael L. Forcine, Safety &
Security Officer, 1T

Deborah A. Fox, Claims Examiner
A, 16T

Cheryll L. Franklin, Data Entry
Operator, 5C

Diane M. Frazier, Managed Care
Coordinator, UBM

Jacqueline K. Frink, Secretary B,
FTL

Deborah L. Garlen, Data Entry
Operator, 5C

Susan R. Gauthier, Claims Exam-
iner A, 14T

Carol A. Geiger, Sr. Health Services
Analyst, UBM

Brian J. Gentry, Customer Service
Rep B, RVP

Trend Gillyard, Safety & Security
Officer, 1T

Carl F. Goff, Health Industry
Analyst, 18T

Hwee Lee Goh, Health Industry
Analyst, UBM

Steven D. Goins, Marketing Admini-
stration Specialist, 3T

Lilli M. Golden, Customer Service
Rep A, 19T

Mario I. Gonzalez, Report Analyst,
TAM

Anne R. Gordon, Field Group
Specialist, FTL

Sharon W. Gordon, Claims Exam-
iner A, 14T

J. Richard Graber, Direct Mktg
Data Analyst, GIL

Loretta J. Grace, Claims Examiner
A, 16T

Frances L. Graves, Medical Analyst
RN, SWD

Kay F. Green, Claims Service Rep
Trainee, 5T

Mitchell S. Greenblott, Safety &
Security Officer, 1T

Gregory P. Gretz, Operations
Analyst, 8T

Eva M. Griffin, Claims Examiner A,
16T

Sharon Hagins, Claims Service Rep
Trainee, 5T

Joyce E. Hampton, Customer
Service Rep A, FCL

Jeannie K. Hardwick, Group
Account Specialist, 6C

Robert J. Harmon, Health Industry
Analyst, UBM

HOW CAN YOU TELL IF SOMEONE AT WORK OR HOME IS ABUSING DRUGS OR ALCOHOL?

If you find alcohol, drugs, or drug paraphernalia in their possession, there's a strong probability that they are using drugs. Certain behaviors also can signal abuse:

- ✓ Abrupt change in mood or attitude
- ✓ Sudden decline in attendance or performance at work or school
- ✓ Impaired relationship with family, friends, and co-workers
- ✓ Uncharacteristic errors in judgement, poor concentration
- ✓ Unusual flare-ups of temper
- ✓ Increased borrowing of money from parents or friends; stealing from home, school, or employer
- ✓ Heightened secrecy about actions and possessions
- ✓ Associating with a new group of friends, especially with those who use drugs or alcohol
- ✓ Repeated or unusual accidents

If you have a question about drug or alcohol abuse, here are sources for help.

1-800-COCAINE. This toll-free, 24-hour hotline can tell you how and where to get help for cocaine abusers.

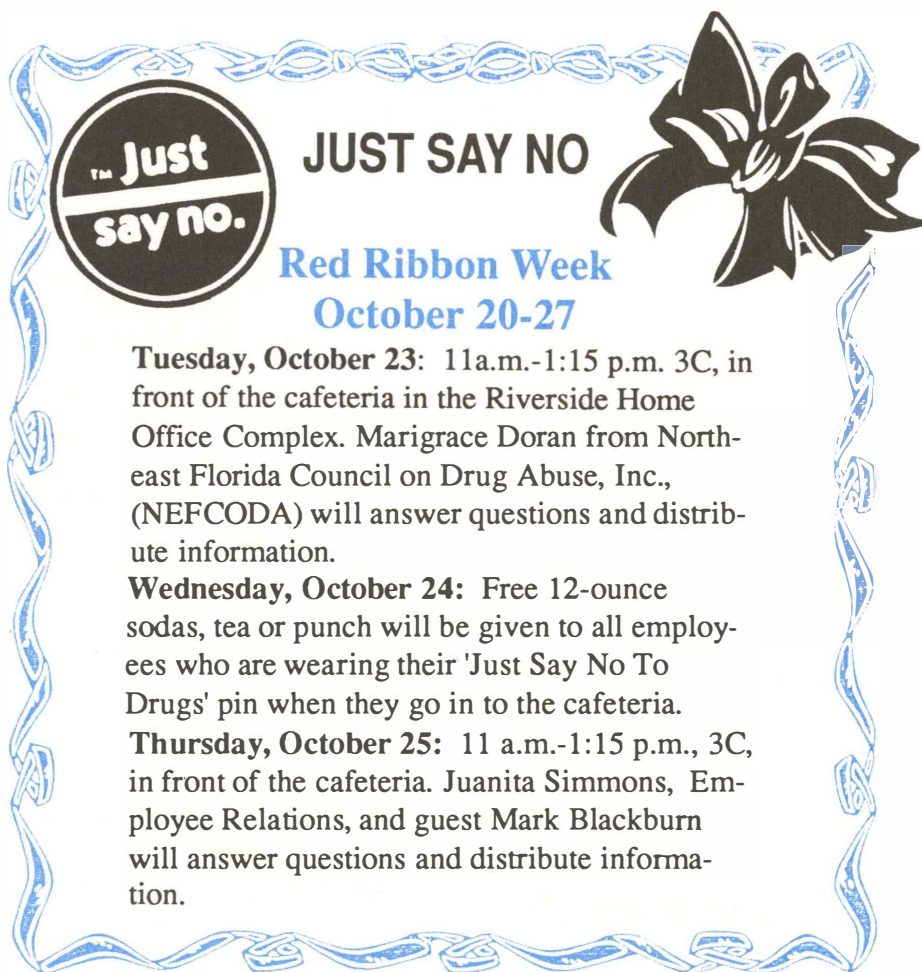
1-800-554-KIDS. This toll-free hotline, open from 9 a.m. to 5 p.m. EST Monday through Friday, is operated by the National Federation of Parents for Drug-Free Youth. It can give you information on drug and alcohol abuse and refer you to local sources of help.

National Clearinghouse for Drug Abuse Information
P.O. Box 416
Kensington, Maryland 20795

National Clearinghouse for Alcohol Information
P.O. Box 2345
Rockville, Maryland 20852

Community sources of help include: Alcoholics Anonymous, Al-Anon (for families and friends of alcoholics), Narcotics Anonymous, hospitals, churches, crisis hotlines. Check your telephone directory or the newspaper's community calendar section.

Francina E. Harris, Customer Service Rep A, 19T
Alicia Z. Hartley, Claims Examiner A, 16T
William J. Hartman, Shipping Clerk, 1W
Susann F. Hedgepeth, Customer Service Rep B, FTL
Linda A. Henry, Claims Examiner A, 16T
Gus A. Hess, Control Clerk A, 14T
Jeneen M. Hill, Methods Analyst II, 15T
Larry F. Hilyard, Senior Market Research Analyst, GIL
Kathlynn D. Hinely, HR Development Specialist, 3T
Cindy A. Hodge, Claims Service Rep Trainee, 7T
Michelle L. Holmgren, Claims Examiner A, 17T
Omara T. Howell, Image Entry Operator
Deborah D. Ingoldsby, Secretary B, UBM
Cheryl K. Inithar, Certification Nurse HOSF, MIA
Donna G. Jeakle, Project Consultant C, JMA
Winda A. Jelks, Coding Clerk, GIL
Carol D. Jessie, Image Entry Operator, SWD
Marilyn J. Johnson, Claims Examiner A, 16T
Lawrence E. Johnson, Jr., Services Aide, 1N
Barbara A. Jones, Claims Examiner A, 17T
Timothy H. Jones, Operations Analyst II, RVP
Edward A. Kellar, Customer Service Rep A, 19T
Kimberley A. Kennett, Secretary A, 5C
Diane J. Keup, Employee Relations Specialist, 1T
Karen R. Killings, Claims Examiner A, 16T
Patrick J. Kimball, Ind. Benefit Coordinator, UBM
Pamela J. Korom, Control Clerk B, SWD
Marcia L. Krause, Claims Examiner A, 16T
Kay S. Kuchler, Group Account Specialist, 6C



Just say no.

JUST SAY NO

Red Ribbon Week

October 20-27

Tuesday, October 23: 11a.m.-1:15 p.m. 3C, in front of the cafeteria in the Riverside Home Office Complex. Marigrace Doran from Northeast Florida Council on Drug Abuse, Inc., (NEFCODA) will answer questions and distribute information.

Wednesday, October 24: Free 12-ounce sodas, tea or punch will be given to all employees who are wearing their 'Just Say No To Drugs' pin when they go in to the cafeteria.

Thursday, October 25: 11 a.m.-1:15 p.m., 3C, in front of the cafeteria. Juanita Simmons, Employee Relations, and guest Mark Blackburn will answer questions and distribute information.

Donna D. Lange, Manager Compensation & Benefits Operations, 1T
Susan J. Lederman, Medical Review Analyst, RN, 4T
Olliesha J. Lee, Claims Examiner A, 17T
Valarie D. Lincoln, Customer Service Rep A, 19T
Marc E. Linton, Account Rep, ORL
Donna M. Listz, Secretary B, UBM
Evelyn D. Love, Control Clerk A, 16T
Kimberly M. Lucas, Secretary A, 5C
Robert I. Lufrano, VP Medical Affairs, UBM
Theresa L. Lyman, Report Specialist, JMA
Linda K. Manning, Claims Examiner A, 16T
Michele Mantarro, Secretary A, 10C
John T. Martin, Sr. Fin/Op Internal Audit, JPR
Joelle L. Martinez, Clerk D, TAM
Liberty O. Martinez, Claims Examiner A, 16T

Caroline B. Marzano, Medical Analyst RN, SWD
Michael A. Massaline, Claims Examiner A, 14T
Sharon E. McCalister, Claims Examiner A, 16T
Beverly B. McClain, Claims Service Rep Trainee, 7T
Deanne M. McDonald, Invest/Cash Management AI III, 11T
Simonne McDonald Hewett, Health Industry Analyst, 18T
Karon P. McGarva, Customer Service Rep B, 7C
Monica L. McGriff, Claims Examiner A, 17T
Dawn L. McIntyre, Claims Examiner A, 16T
Larry R. Meadows, Corp Financial Research Analyst, 2C
Patricia A. Meadows, Control Clerk A, 14T
David B. Melton, Sr. Systems Analyst, 12T
Barbara R. Metallo, Healthcare Auditor, MIA

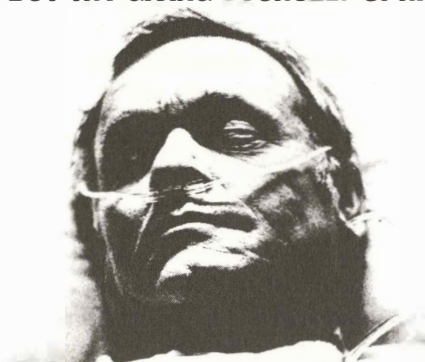
IN THE SPOTLIGHT

Mary Beth K. Mitchell, Sr. Health Services Analyst, UBM
Marcia D. Mobley, Claims Examiner A, 16T
Rowena M. Moge, Medical Analyst, RN. SWD
Dawn M. Monday, Other Carrier Liability Analyst, 9C
Brenda L. Moore, Customer Service Rep A, 19T
Charlean A. Moore, File Clerk, 5C
C. Suzanne Moore, Medical Analyst RN., SWD
Shirley S. Moore, Claims Examiner A, 16T
Gregory R. Mullins, Account Rep TAM
Owen R. Musselwhite, Programmer Analyst, 10T
Shirley A. Ortega, Coding Clerk, GIL

Scott A. Ostenson, Technical Analyst II, 10C
James R. Paige, Safety & Security Trainee, 1T
Linda E. Perkins, Secretary A, UBM
Carol Y. Perry, Control Clerk B, 4T
Kim S. Perry, Programmer Analyst, 10C
Lori A. Pezza, Internal Auditor II, EDP, 3C
Mary A. Phillips, Claims Examiner A, 14T
Betty J. Polyblank, Claims Examiner A, 16T
Angela S. Porter, HRD Project Coordinator, 3T
Tammy N. Poudrier, Customer Service Rep B, 7C
Evelyn G. Prieto, Claims Examiner A, 16T
Deborah H. Probst, Secretary B, 18T
Kimberly L. Quinn, Image Entry Operator, SWD
Janice P. Ramsey, Claims Examiner A, 16T
Magda Repollet, Customer Service Rep A, 19T
Vivian C. Rhoden, Accounting Clerk B, 2C
Sandra L. Riley, Secretary A, RIV
Evelyn L. Rivers Carter, Claims Examiner A, 16T
Michael L. Roberts, Safety & Security Officer, 1T
Donald F. Rolph, Programmer Analyst, 10T
Claritha T. Ross, Claims Examiner A, 16T
Cathy A. Sapp, Secretary B, TAM
D. Scott Saxon, Methods Analyst II, 15T
Paulette B. Schmelzer, Secretary B, TAM
Steven E. Schumacher, Actuarial Assistant, GIL
Charles A. Shollenberger, Account Rep, WPB
Ann M. Simmonds O'Neal, Certification Nurse, HOSF, MIA
Rhondia E. Simmons, Group Account Specialist, 6C

Shirley J. Simmons, Claims Examiner A, 16T
Teresa L. Skolnik, Financial Analyst II HOI, ORL
Christy L. Smith, Claims Examiner A, 14T
Kathleen M. Smith, Group Account Specialist, 6C
Lauren D. Smith, Project Manager, Facilities Relocation, 5C
Catherine E. Snyder, Direct III, GIL
Carolyn J. Sopal, Claims Examiner A, 16T
Mark E. Spelman, Account Rep, ORL
April D. Spencer, Image Entry Operator, SWD
Joy M. Spink, Claims Examiner A, 16T
Brenda D. Steinman, Sr. Technical Analyst, 10T
Stephanie R. Stephens, Data Entry Operator, 5C
Janice E. Stevko, Internal Auditor, EDP SR, 3C
Karen M. Strickland, Claims Examiner A, 14T
Mark A. Stroman, Account Executive, FTL
Lorie M. Struebing, Clerk Typist B, ORL
Bruce Taman, Voice /Data Network Analyst, 4C
Ann M. Teller, Claims Service Rep Trainee, 6T
Natascha F. Terry, Claims Examiner A, 14T
Joseph L. Thomas, Sr., Sr. MD/OD Specialist, 3T
Charles E. Thompson, Customer Service Rep B, 4T
Karen H. Thompson, Coding Clerk, GIL
Mary J. Thompson, Claims Service Rep Trainee, 7T
Walter C. Thompson, Provider Education Specialist, SWD
Jill T. Tidwell, Med Underwriter I, 5C
Pamela M. Tindal, Claims Examiner A, 16T
Dennis M. Toback, Regional Marketing Director, FTL

**YOU CAN GIVE YOURSELF
 A HEART ATTACK.
 BUT TRY GIVING YOURSELF CPR.**



Your heart suddenly gives out. You have no pulse. You can no longer breathe.

Even if you know CPR, there's one person you can't give it to. Yourself.

This man got help from someone at work who learned CPR at the Red Cross. They got help from the United Way. Thank God the United Way got help from you.

Your single contribution helps provide therapy for a handicapped child, a warm coat for a homeless man, counseling for a rape victim, job training for a former drug abuser.

Or, in this case, CPR training for this man's co-workers. Otherwise, he might have ended up somewhere other than a hospital.



United Way
 It brings out the best
 in all of us.

Wilmer Torresorengo, Customer Service Rep A., 19T

Steven D. Tuvman, Safety & Security Officer, 1T

Kenneth F. Ulatowski, Methods Analyst Sr., 2C

Constantin Varelas, Sr. Systems Analyst, 10C

Melissa A. Wainwright, Claims Service Rep Trainee, 6T

Evelyn L. Walatkas, Customer Service Rep B, TAM

Michael L. Walker, Safety & Security Officer, 1T

Herta K. Wiesike, Claims Examiner A, 16T

Alivia M. Williams, Customer Service Rep A, 19T

Catherine L. Williams, Customer Service Rep A, 19T

James R. Williams, Supv Med B. Claims Proc, 16T

Patsy L. Williams, Claims Examiner A, 16T

Tammie L. Williams, Claims Service Rep Trainee, 5T

Tonya R. Williams, Clerk C, FTL

Tina M. Willis, Coding Clerk, GIL

Linda Winner, Auditor IV, ORP

Sherry L. Wood, Executive Secretary A, 10T

Elizabeth A. Worsham, Claims Examiner A, 17T

Michelle L. Wright, Claims Examiner A, 16T

Karla J. Wuest, Quality Mgmt Coordinator, ORL

Amy D. Youngblood, Group Acct Specialist, 6C

Scott A. Yungkurth, Technical Analyst II, 10T



ILLUSTRATION BY MIKE HADDEN

POSTSCRIPT

Panning Planning

By Rejeanne Davis Ashley

Until recently, the thoughts that struck terror in my heart had to do with root canals, childbirth without anesthesia, bursting sewer pipes and any kind of arranged dinner date.

All that has changed.

I have a new nemesis, and its name is operational planning.

It's worse than you think, dear colleagues. I now dream about operational planning. The same kind and caring people with whom I work all day have lately begun creeping into my dreams.

It's true. Last night, I was comfortably ensconced in a dream about excessive, unplanned wealth (Lotto fever works overtime while you sleep) when suddenly, in trouped my whole department. With scowls on their faces and calculators in hand, they backed me up against my pillow and demanded that I make my objectives more measurable and my strategies less vague. They insisted on sixty-two more action steps for each of the twenty-five goals on our plan, which by now had taken on a life of its own and was demanding to be invited to the next staff meeting -- as the meeting leader.

Worse than an alien. Our plan came, saw and conquered.

I woke up in a sweat. It was 2 a.m. At 2 p.m., my head was still muddled. I was in a planning meeting with my co-workers.

Despair, which had been growing for weeks, hit an all-time high when we discovered that there was a slight discrepancy in the budget.

\$400,000 worth.

Desperate for something that would prevent people from leaving the meeting altogether, cheesecake was ordered and consultants were called.

Whose idea is this planning, anyway?

Some theories, none of them pretty, are circulating around the building as embattled employees struggle through the planning process. The time-honored blame -- attributing it to a plot hatched by communists -- no longer works now that the winds of democracy have blown across Eastern Europe and Mikhail is eating Big Macs. Can't credit Saddam Hussein -- he probably doesn't know the difference between a goal and an objective. Maybe the Marquis de Sade? -- no, I forgot... he's dead.

That leaves us with the theory I find most plausible: that an insidious form of alien life infiltrated our ranks and disseminated torturous forms designed to bring everything to a screeching halt.

Sure, planning proponents will vehemently deny this conspiracy theory, claiming the process was created in house by our own employees. Furthermore, they will insist, planning is vital, educational and productive.

Left-brain thinkers, all of them. Worse than aliens. There's one of them in every department, and the scary part is that outwardly, they look perfectly normal, just like you and me. It's not until August, when the days grow short and the meetings grow long, that their identity is revealed. By then, it's too late -- they've trapped whole divisions in their numbers-crunching midst and forced them to listen to passages from Michael Porter.

Chewed up and spit out. Drained of blood, life, happiness, joy.

I can't wait until next year. I've blocked off a month for planning. ■

USE YOUR EYES AND EARS!



You can help make your neighborhood safer by being observant and reporting unusual or suspicious activities to the police.

What To Report

Someone . . .

✓ looking into the windows of parked cars.

✓ wandering around with no apparent purpose.

✓ carrying property such as radios, TV's, stereos, microwave ovens.

✓ trying to enter a car by using a coat hanger or other device.

✓ loitering around schools and playgrounds.

OR

✓ A moving van or truck parked in front of a neighbor's home.

✓ The sound of breaking glass.

✓ A child or adult being forced into a vehicle.

✓ Business transactions which are conducted from or in a vehicle.

✓ Door-to-door solicitors without properly issued licenses.

✓ A stranger to the neighborhood stopping to talk to a child or elderly resident.

✓ Someone screaming or running from a car or home.

Important Information The Police Will Need To Know:

- ✓ What happened
- ✓ When
- ✓ Where
- ✓ If anyone is hurt
- ✓ License numbers and vehicle descriptions
- ✓ Direction of travel
- ✓ Descriptions(s) of suspect(s)
- ✓ If there were weapons involved

REMEMBER: THE
POLICE WOULD
RATHER BE CALLED
AND NOT NEEDED
THAN NEEDED AND
NOT CALLED.



Need more copies of Profile for your department? Contact Larry Williams in the Corporate Mailroom by calling (904) 791-6335, or send your address changes to him at 532 Riverside Ave., 1C Jacksonville, Florida, 32202.

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